

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dennis Robert Moyer
Tammy Lee Moyer
Debtors

Case No. 16-02445-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 309A

Page 1 of 2
Total Noticed: 21

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db/jdb +Dennis Robert Moyer, Tammy Lee Moyer, 509 White St., Weissport, PA 18235-2708
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,
Clarks Summit, PA 18411-2505
4800581 Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4824137 CREDITONE, LLC, P.O. BOX 625, METAIRIE, LA 70004-0625
4823703 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
4800587 Midwst Rcvry, 2747 W Clay St, Saint Charles, MO 63301-2557
4800588 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
4800589 Onemain Fi, PO Box 499, Hanover, MD 21076-0499
4800590 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
4843432 +Porania, LLC, P.O. Box 12213, Scottsdale, AZ 85267-2213
4847907 Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: efiler@uslawcenter.com Feb 07 2017 18:51:53 Eric James Filer,
811-1 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 07 2017 18:52:01 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4800582 E-mail/Text: banko@berkscredit.com Feb 07 2017 18:51:57 Berks Cc, 900 Corporate Dr,
Reading, PA 19605-3340
4800583 E-mail/Text: banko@berkscredit.com Feb 07 2017 18:51:57 Berks Credit & Coll,
900 Corporate Dr, Reading, PA 19605-3340
4800584 E-mail/Text: kzoepfel@credit-control.com Feb 07 2017 18:52:03 Central Loan Admin & R,
425 Phillips Blvd, Ewing, NJ 08618-1430
4800585 EDI: CCS.COM Feb 07 2017 18:53:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607
4800586 +E-mail/Text: bankruptcygpl@greatplainslending.com Feb 07 2017 18:52:07 Grplndg,
112 Paradise Dr, Red Rock, OK 74651-2202
4833231 +EDI: AGFINANCE.COM Feb 07 2017 18:53:00 ONEMAIN FINANCIAL, 605 MUNN ROAD,
FT. MILL, SC 29715-8421

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

tr* +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,
Clarks Summit, PA 18411-2505

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

Eric James Filer on behalf of Debtor Dennis Robert Moyer efiler@uslawcenter.com,
ecf@uslawcenter.com
Eric James Filer on behalf of Joint Debtor Tammy Lee Moyer efiler@uslawcenter.com,
ecf@uslawcenter.com
Joshua I Goldman on behalf of Creditor HomeBridge Financial Services, Inc.
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com; PA41@ecfcbis.com; psheldon@sheilslaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor HomeBridge Financial Services, Inc.
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Dennis Robert Moyer	Social Security number or ITIN	xxx-xx-9407
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Tammy Lee Moyer	Social Security number or ITIN	xxx-xx-4278
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 June 9, 2016
Case number:	5:16-bk-02445-RNO	Date case converted to chapter	7 January 24, 2017

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dennis Robert Moyer	Tammy Lee Moyer
2. All other names used in the last 8 years	aka Dennis Moyer, aka Dennis R. Moyer	aka Tammy Moyer, aka Tammy L. Moyer
3. Address	509 White St. Weissport, PA 18235	509 White St. Weissport, PA 18235
4. Debtor's attorney Name and address	Eric James Filer 811-1 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610-377-5200 Email: efiler@uslawcenter.com
5. Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: rsheils@sheilslaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: February 7, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 24, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: May 23, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	